

What is claimed is:

1. A method of receiving a payment, said method comprising the steps of:

- a) making a purchase for a first amount,
- b) obtaining a rebate, wherein said rebate is a portion of said first amount,
- c) defining an investment by investing at least a portion of said rebate into a financial investment vehicle,

wherein said investment is projected to be valued at a second amount after a predetermined period of time, wherein said second amount is substantially the same as said first amount, and

- d) receiving said second amount as a payment.

2. The method of claim 1 wherein said financial investment vehicle is projected to provide an interest rate between 5% and 25%.

3. The method of claim 1 wherein said predetermined period of time is at least 20 years.

4. The method of claim 1 wherein said purchase is made via the Internet.

5. The method of claim 1 wherein said purchase includes purchasing a product or service selected from a group of products or

Express Mail #EL584668912US

services provided by at least one vendor.

6. The method of claim 1 further comprising the step of returning said second amount to the purchaser or the assignee of the purchaser.

7. A method of determining a sales rebate, said method comprising the steps of:

- a) selecting a purchase price,
- b) selecting an interest rate,
- c) selecting a period of time, and
- d) determining an amount that when compounded at said interest rate over said period of time will be substantially equal to said purchase price, wherein said determined amount is said sales rebate.

8. The method of claim 7 wherein said interest rate is between 5% and 25%.

9. The method of claim 7 wherein said period of time is at least 20 years.

10. The method of claim 7 wherein the step of selecting a purchase price is performed by a buyer making a purchase having said purchase price.

11. A method of receiving a payment, said method comprising the

Express Mail #EL584668912US

steps of:

- a) making a purchase for a price,
- b) obtaining a rebate, and
- c) defining an investment by investing at least a portion of said rebate into a financial investment vehicle, wherein said investment accumulates to a second amount, wherein said second amount is substantially the same as said first amount, and
- d) receiving said second amount as a payment.

12. A method of obtaining a rebate, said method comprising the steps of:

- a) making a sale to a buyer for a price at a first point in time,
- b) providing said buyer with an expectancy of a rebate, wherein said expectancy equals a first amount at said first point in time,
- c) investing at least a portion of said first amount in a financial investment vehicle, and
- d) providing said rebate to said buyer after a predetermined amount of time, wherein said rebate equals a second amount, said second amount being equal to what said first amount has matured to in said financial investment vehicle during said predetermined amount of time, wherein said second amount is projected to be approximately equal to said price.

13. A financial investment system for providing a purchaser of a product or service for a price with a return of that price after an amount

Express Mail #EL584668912US

of time, said system comprising:

- a) a system website through which products and services are offered for sale at a price, wherein said products and services are offered by at least one vendor,
- b) means for receiving funds from said at least one vendor, wherein said funds represent a percentage of the purchase price of one of said products or services purchased by a purchaser,
- c) means for investing at least a portion of said funds into a financial investment vehicle for the benefit of the purchaser, and
- d) means for providing the purchaser with consideration substantially equivalent to one hundred percent of the purchase price after a fixed period of time.

14. The financial investment system of claim 13 wherein said at least one vendor's products or services are offered for sale on said system website.

15. The financial investment system of claim 13 wherein said products or services are offered for sale on the at least one vendor's website, and wherein said system website includes links to said at least one vendor's website.

16. The financial investment system of claim 13 wherein said funds are equivalent to at least five percent of the price.

Express Mail #EL584668912US

17. The financial investment system of claim 13 wherein said funds are equivalent to at least ten percent of the price.

18. The financial investment system of claim 13 wherein said consideration is provided in the form of cash.

19. The financial investment system of claim 13 wherein said consideration is provided in the form of products or services.

20. The financial investment system of claim 13 wherein said fixed period of time is at least 20 years.

21. The financial investment system of claim 1 wherein said investment is a stock index mutual fund.

22. The financial investment system of claim 11 wherein said investment is a stock index mutual fund.

23. The financial investment system of claim 13 wherein said investment is a stock index mutual fund.

Express Mail #EL584668912US